

In re:
Shackarah S. Vera
Debtor

Case No. 20-10823-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 11, 2024

User: admin
Form ID: pdf900

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2024:

Recip ID	Recipient Name and Address
db	+ Shackarah S. Vera, 10 Shipley Place, Philadelphia, PA 19152-1615
14479716	+ Credit Acceptance Corporation, c/o William E. Craig, Esq., 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124
14465412	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
14473543	Freedom Mortgage Corporation, C/o Mario J. Hanyon, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14474003	Freedom Mortgage Corporation, c/o Mario J. Hanyon., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14558140	+ Freedom Mortgage Corporation, c/o Rebecca A. Solarz, Esq., KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14465418	+ Maureen Rose, 370 Florida Parkway, Kissimmee, FL 34743-6328
14465420	+ Phelan, Hallinan & Schmieg, LLP, 1617 JFK Boulevard, Ste 1400, Philadelphia, PA 19103-1814
14474002	+ SONYMA, c/o Rebecca A Solarz, Esquire, Kevin G. McDonald, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14495463	+ SONYMA, M&T Bank, PO Box 840, Buffalo, NY 14240-0840

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 12 2024 00:12:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 12 2024 00:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnotifications@creditacceptance.com	Sep 12 2024 00:12:00	Credit Acceptance Corporation, 25505 West Twelve Mile Rd, PO Box 513, Southfield, MI 48037-0513
cr	^ MEBN	Sep 12 2024 00:07:56	Fay Servicing, LLC as servicer for U.S. Bank Natio, Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
cr	^ MEBN	Sep 12 2024 00:07:59	Rushmore Loan Management Services, LLC as servicer, FRIEDMAN VARTOLO, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
14465405	+ Email/Text: creditcardbkcorrespondence@bofa.com	Sep 12 2024 00:12:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
14480467	+ Email/Text: mortgagebkcorrespondence@bofa.com	Sep 12 2024 00:12:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14465406	+ Email/Text: BarclaysBankDelaware@tsico.com	Sep 12 2024 00:12:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
14465409	Email/Text: megan.harper@phila.gov		

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Sep 11, 2024

Form ID: pdf900

Total Noticed: 49

		Sep 12 2024 00:12:00	City of Philadelphia, Water Revenue, 1401 JFK Boulevard; 5th fl, Philadelphia, PA 19102
14523421	Email/Text: megan.harper@phila.gov	Sep 12 2024 00:12:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14478966	Email/Text: ebnotifications@creditacceptance.com	Sep 12 2024 00:12:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Ste. 300, Southfield, MI 48034
14493668	+ Email/PDF: ebn_ais@aisinfo.com	Sep 12 2024 00:19:55	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14465407	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 12 2024 00:18:53	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
14495421	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 12 2024 00:19:12	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14465408	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 12 2024 00:18:21	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14465410	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 12 2024 00:12:00	Comenity Bank/anntylr, Po Box 182789, Columbus, OH 43218-2789
14465839	+ Email/Text: ebnotifications@creditacceptance.com	Sep 12 2024 00:12:00	Credit Acceptance, 25505 W Twelve Mile Rd, Ste 3000, Southfield MI 48034-8331
14465411	+ Email/Text: ebnotifications@creditacceptance.com	Sep 12 2024 00:12:00	Credit Acceptance Corp, Po Box 5070, Southfield, MI 48086-5070
14487854	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 12 2024 00:12:00	FREEDOM MORTGAGE CORPORATION, Bankruptcy Department,, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
14558031	^ MEBN	Sep 12 2024 00:07:54	FREEDOM MORTGAGE CORPORATION, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14899304	^ MEBN	Sep 12 2024 00:08:00	Fay Servicing, LLC, c/o Friedman Vartolo, LLP, 2021 Cottage-TT-V, 1325 Franklin Avenue, Ste. 160, Garden City, NY 11530-1631
14465413	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 12 2024 00:12:00	Freedom Mortgage Corp, 907 Pleasant Valley Ave, Mount Laurel, NJ 08054-1210
14465415	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 12 2024 00:17:52	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
14485747	+ Email/Text: RASEBN@raslg.com	Sep 12 2024 00:12:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14465416	^ MEBN	Sep 12 2024 00:07:54	KML Law Group, PC, 701 Market Street, Philadelphia, PA 19106-1538
14465417	+ Email/Text: camanagement@mtb.com	Sep 12 2024 00:12:00	M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900
14486851	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Sep 12 2024 00:12:00	Nissan-Infiniti LT, PO Box 9013, Addison, Texas 75001-9013
14465419	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Sep 12 2024 00:12:00	Nissan-infiniti Lt, Pob 660366, Dallas, TX 75266-0366
14484078	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 12 2024 00:19:08	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14465421	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 12 2024 00:20:03	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
14755046	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 12 2024 00:12:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14709980	^ MEBN		

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Sep 11, 2024

Form ID: pdf900

Total Noticed: 49

		Sep 12 2024 00:07:59	Rushmore Loan Management Services, LLC, c/o Lauren M Moyer, Esq., Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
14473182	^ MEBN		
		Sep 12 2024 00:07:55	SONYMA, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14493923	+ Email/Text: bncmail@w-legal.com		
		Sep 12 2024 00:12:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14465422	+ Email/Text: bncmail@w-legal.com		
		Sep 12 2024 00:12:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14794829	^ MEBN		
		Sep 12 2024 00:07:45	U.S. Bank National Association, PO Box 814609, Dallas, TX 75381-4609
14709494	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Sep 12 2024 00:12:00	US Bank National Association, not in its indiv., capacity but solely as trustee for RMTP, Trust, Series 2021 Cottage-TT-V, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14465423	+ Email/Text: BankruptcyNotice@westlakefinancial.com		
		Sep 12 2024 00:12:00	Western Funding Inc, P.o. Box 94858, Las Vegas, NV 89193-4858
14494943	+ Email/Text: peritus@ebn.phinsolutions.com		
		Sep 12 2024 00:12:00	Western Funding-C/O Peritus Portfolio Services, P.O. Box 141419, Irving, TX 75014-1419

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, not in its individ
14465414	##+	John L. McClain and Associates, PC, PO Box 123, Narberth, PA 19072-0123

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor SONYMA bkgroup@kmlawgroup.com

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Sep 11, 2024

Form ID: pdf900

Total Noticed: 49

JEROME B. BLANK

on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com mmorris@pincuslaw.com

JOHN L. MCCLAIN

on behalf of Debtor Shackarah S. Vera aaamccclain@aol.com edpabankcourt@aol.com;JLMcClain@jubileebk.net

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

LAUREN MOYER

on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com

LAUREN MOYER

on behalf of Creditor Fay Servicing LLC as servicer for U.S. Bank National Association, not in its individual capacity, but solely as Trustee for RMTP Trust, Series 2021 Cottage-TT-V, bkecf@friedmanvartolo.com

MARIO J. HANYON

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

THOMAS SONG

on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com
mortoncraige@cf@gmail.com;alapinski@egalawfirm.com

TOTAL: 11

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

SHACKARAH S. VERA

Debtor

Chapter 13

Bankruptcy No. 20-10823-PMM

ORDER

AND NOW, upon consideration of the Motion to Dismiss Case filed by Kenneth E. West, Esq., Standing Trustee, and after notice and hearing, it is hereby **ORDERED** that this case is **DISMISSED** and that any wage orders previously entered are **VACATED**.

IT IS FURTHER ORDERED if the case has been confirmed and the Trustee is holding funds, any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor(s)' plan shall be refunded to the Debtor(s) unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

Date: September 10, 2024



Honorable Patricia M. Mayer
Bankruptcy Judge